

What is claimed is:

1. A system for supporting provision of rating related service, comprising:
means for calculating an estimated rating point value corresponding to a financial state changing measure applicable to a particular company by using estimated financial data after said financial state changing measure applicable to said particular company is performed and a predetermined rating point value formula;

means for calculating numeral data that corresponds to said estimated rating point value and is associated with credit risk of said particular company by using said estimated financial data after said financial state changing measure is performed; and

means for outputting information concerning said estimated rating point value calculated and the calculated numeral data.

2. The system set forth in claim 1, further comprising,

means for stochastically estimating a rating from said estimated rating point value, and

wherein said information concerning said estimated rating point value calculated is the stochastically estimated rating.

3. The system set forth in claim 1, further comprising,

means for calculating a rating point value corresponding to a present financial state of said particular company by using financial data that represents said present financial state of said particular company and said predetermined rating point value formula, and

wherein said means for outputting outputs said rating point value corresponding to said present financial state of said particular company or an improved point value of said estimated rating point value from said rating point value corresponding to said present financial state.

4. The system set forth in claim 1, further comprising,

means for computing an estimated rating corresponding to said estimated rating point value and information concerning probability of

said estimated rating, and

wherein said means for outputting outputs said estimated rating corresponding to said estimated rating point value and said information concerning said probability of said estimated rating.

5. The system set forth in claim 1, further comprising,

means for calculating numeral data associated with present credit risk of said particular company by using financial data that represents a present financial state of said particular company, and

wherein said means for outputting outputs said numeral data associated with said present credit risk of said particular company or an improved degree of said numeral data that corresponds to said estimated rating point value and is associated with said credit risk from said numeral data associated with said present credit risk.

6. The system set forth in claim 1, wherein said means for calculating said numeral data associated with said estimated credit risk calculates bankruptcy probability of said particular company by using said estimated financial data after said financial state changing measure is performed and a predetermined bankruptcy probability formula.

7. The system set forth in claim 6, wherein said means for calculating said numeral data associated with said estimated credit risk calculates numeral data concerning costs of one or a plurality of financial services applicable to said particular company, said numeral data concerning costs corresponding to said data concerning said bankruptcy probability of said particular company.

8. The system set forth in claim 1, wherein said means for calculating said estimated rating point value calculates estimated rating point values respectively corresponding to a plurality of financial state changing measures applicable to said particular company by using a plurality of estimated financial data after said plurality of financial state changing measures applicable to said particular company are performed

and said predetermined rating point value formula, and wherein said means for calculating said numeral data associated with said estimated credit risk calculates numeral data that is associated with said estimated credit risk of said particular company and corresponds to a selected estimated rating point value of said plurality of said estimated rating point values calculated by said means for calculating said estimated rating point value.

9. A method for supporting provision of rating related service, said method comprising the steps of:

calculating an estimated rating point value corresponding to a financial state changing measure applicable to a particular company by using estimated financial data after said financial state changing measure applicable to said particular company is performed and a predetermined rating point value formula;

calculating numeral data that corresponds to said estimated rating point value and is associated with credit risk of said particular company by using said estimated financial data after said financial state changing measure is performed; and

outputting information concerning said estimated rating point value calculated and the calculated numeral data.

10. The method set forth in claim 9, further comprising a step of:

stochastically estimating a rating from said estimated rating point value, and

wherein said information concerning said estimated rating point value calculated is the stochastically estimated rating.

11. The method set forth in claim 9, further comprising a step of:

calculating a rating point value corresponding to a present financial state of said particular company by using financial data that represents said present financial state of said particular company and said predetermined rating point value formula, and

wherein said outputting step includes a step of outputting said rating

point value corresponding to said present financial state of said particular company or an improved point value of said estimated rating point value from said rating point value corresponding to said present financial state.

12. The method set forth in claim 9, further comprising a step of:

computing an estimated rating corresponding to said estimated rating point value and information concerning probability of said estimated rating, and

wherein said outputting step includes a step of outputting said estimated rating corresponding to said estimated rating point value and said information concerning said probability of said estimated rating.

13. The method set forth in claim 9, further comprising a step of:

calculating numeral data associated with present credit risk of said particular company by using financial data that represents a present financial state of said particular company, and

wherein said outputting step includes a step of outputting said numeral data associated with said present credit risk of said particular company or an improved degree of said numeral data that corresponds to said estimated rating point value and is associated with said credit risk from said numeral data associated with said present credit risk.

14. The method set forth in claim 9, wherein said step of calculating said numeral data associated with said estimated credit risk includes a step of calculating bankruptcy probability of said particular company by using said estimated financial data after said financial state changing measure is performed and a predetermined bankruptcy probability formula.

15. The method set forth in claim 14, wherein said step of calculating said numeral data associated with said estimated credit risk calculates numeral data concerning costs of one or a plurality of financial services applicable to said particular company, said numeral data concerning costs corresponding to said data concerning said bankruptcy probability of said

particular company.

16. A storage medium for storing a program for causing a computer to support provision of rating related service, said program comprising the steps of:

calculating an estimated rating point value corresponding to a financial state changing measure applicable to a particular company by using estimated financial data after said financial state changing measure applicable to said particular company is performed and a predetermined rating point value formula;

calculating numeral data that corresponds to said estimated rating point value and is associated with credit risk of said particular company by using said estimated financial data after said financial state changing measure is performed; and

outputting information concerning said estimated rating point value calculated and the calculated numeral data.

17. The storage medium set forth in claim 16, said program further comprising a step of:

stochastically estimating a rating from said estimated rating point value, and

wherein said information concerning said estimated rating point value calculated is the stochastically estimated rating.

18. The storage medium set forth in claim 16, said program further comprising a step of:

computing an estimated rating corresponding to said estimated rating point value and information concerning probability of said estimated rating, and

wherein said outputting step includes a step of outputting said estimated rating corresponding to said estimated rating point value and said information concerning said probability of said estimated rating.

19. The storage medium set forth in claim 16, wherein said step of

calculating said numeral data associated with said estimated credit risk includes a step of calculating bankruptcy probability of said particular company by using said estimated financial data after said financial state changing measure is performed and a predetermined bankruptcy probability formula.

20. The storage medium set forth in claim 19, wherein said step of calculating said numeral data associated with said estimated credit risk includes a step of calculating numeral data concerning costs of one or a plurality of financial services applicable to said particular company, said numeral data concerning costs corresponding to said data concerning said bankruptcy probability of said particular company.

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